Michael Siderius 1 SIDERIUS, LONERGAN & MARTIN, LLP 500 Union Street, Suite 847 Seattle, WA 98101 3 (206)624-2800 4 5 6 7 8 9 In re: 10 KAREN D. SMITH dba K DELORES & ASSOCIATES, 11 12 13 14 15 16

Hon. Philip H. Brandt Chapter 13 Hearing date: Thurs., 11/06/08

at 9:00 a.m.

Response date: 10/31/08

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON AT SEATTLE

Debtor.

NO. 08-13473

MOTION OF SECURED CREDITOR WATERMARK CREDIT UNION FOR RELIEF FROM AUTOMATIC STAY

COMES NOW Watermark Credit Union formerly known as Seattle Telco Credit Union by and through its attorneys, Siderius, Lonergan & Martin, LLP, and moves the court for relief from the automatic stay provisions of 11 USC § 362. Said secured creditor holds a perfected security in a 2000 BMW 740 IL automobile. Secured creditor Watermark Credit Union requests relief from the stay to allow repossession of said vehicle. Secured party also requests waiver of the provisions of BR 4001 (a)(3) so that it may forthwith commence or continue repossession through appropriate legal channels. The factual basis for this motion is set forth in the declaration of the secured creditor's representative.

DATED this 8th day of October, 2008.

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/s/ Michael Siderius Michael Siderius, of SIDERIUS, LONERGAN & MARTIN, LLP Attorneys for Watermark Credit Union WSBA #25510

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